

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106
Main Phone: 609-250-0700
dcarlon@kmlawgroup.com
Attorneys for Secured Creditor
PNC Bank, National Association

In Re:

Patricia A. Morgan,

Debtor.



Order Filed on August 5, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-17188 JNP

Adv. No.:

Hearing Date: 7/26/2022 @ 11:00 a.m.

Judge: Jerrold N. Poslusny Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING OBJECTION TO
MOTION TO REINSTATE STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: August 5, 2022

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

(Page 2)

Debtor: Patricia A. Morgan

Case No: 19-17188 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING OBJECTION
TO MOTION TO REINSTATE STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC Bank, National Association, Denise Carlon appearing, upon an objection to motion to reinstate as to real property located at 5 Rogers Drive, Bridgeton, NJ, 08302, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Terry Tucker, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of July 26, 2022, Debtors are due for the March 28, 2022 through June 28, 2022 payments for a total post-petition default of \$915.58 (1 @ \$278.29, 1 @ \$283.17, 1 @ \$309.14, 1 @ \$302.93, less suspense \$257.95); and

It is further **ORDERED, ADJUDGED and DECREED** that the Debtor will make a lump sum payment of \$915.58 by July 31, 2022; and

It is further **ORDERED, ADJUDGED and DECREED** the stay as to 5 Rogers Drive, Bridgeton, NJ, 08302 is hereby reinstated; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 28, 2022 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

In re:
Patricia A Morgan
Debtor

Case No. 19-17188-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 05, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2022:

Recip ID	Recipient Name and Address
db	+ Patricia A Morgan, 5 Rogers Dr, Bridgeton, NJ 08302-4425

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Carmax Auto Finance c/o Morton & Craig, LLC ecfmail@mortoncraig.com, mortoncraige@comcast.net
Kevin Gordon McDonald	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Terry Tucker	on behalf of Debtor Patricia A Morgan terrytucker@comcast.net

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Aug 05, 2022

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7